

Office Mailing Address:  
 Scott F. Waterman, Trustee  
 2901 St. Lawrence Avenue, Suite 100  
 Reading, PA 19606

Send Payments **ONLY** to:  
 Scott F. Waterman, Trustee  
 P.O. Box 680  
 Memphis, TN 38101-0680

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
 Activity for the period from 08/01/2023 to 07/31/2024  
**Chapter 13 Case No. 22-11289-PMM**

Fred Michael Salgado  
 608 Main Street  
 Hellertown PA 18055

Petition Filed Date: 05/19/2022  
 341 Hearing Date: 06/28/2022  
 Confirmation Date: 09/29/2022

Case Status: Open / Unconfirmed

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
08/21/2023	\$310.00	19547689358	08/21/2023	\$500.00	19547689357	08/21/2023	\$500.00	19547689356
09/21/2023	\$310.00	28651586016	09/21/2023	\$1,000.00	28651586005	10/19/2023	\$310.00	28651586602
10/19/2023	\$1,000.00	28651586591	11/21/2023	\$310.00	19547688757	11/21/2023	\$500.00	19547688756
11/21/2023	\$500.00	19547688755	12/13/2023	\$310.00	28651589245	12/13/2023	\$1,000.00	28651589234
01/17/2024	\$1,000.00	28651589627	01/17/2024	\$310.00	28651589638	02/21/2024	\$1,000.00	28651593802
02/21/2024	\$310.00	28651593813	03/25/2024	\$310.00	28651595556	03/25/2024	\$1,000.00	28651595545
04/19/2024	\$1,000.00	28651595951	04/19/2024	\$310.00	28651595962	05/20/2024	\$310.00	28651598662
05/20/2024	\$1,000.00	28651598651	06/18/2024	\$1,000.00	28651599538	06/18/2024	\$310.00	28651599540
07/16/2024	\$310.00	28651597424	07/16/2024	\$1,000.00	28651597413			
Total Receipts for the Period: \$15,720.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$34,800.00								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	ZACHARY ZAWARSKI ESQ	Attorney Fees	\$2,000.00	\$2,000.00	\$0.00
1	PEOPLE FIRST FCU »» 001	Secured Creditors	\$0.00	\$0.00	\$0.00
2	MIDLAND CREDIT MANAGEMENT INC »» 002	Unsecured Creditors	\$22,261.03	\$9,173.36	\$13,087.67
3	MIDLAND CREDIT MANAGEMENT INC »» 003	Unsecured Creditors	\$3,869.29	\$1,594.46	\$2,274.83
4	LVNV FUNDING LLC »» 004	Unsecured Creditors	\$25,834.07	\$10,645.72	\$15,188.35
5	BANK OF AMERICA »» 005	Unsecured Creditors	\$1,468.37	\$605.09	\$863.28
6	CITIBANK NA »» 006	Unsecured Creditors	\$6,137.23	\$2,529.01	\$3,608.22
7	BANK OF AMERICA N.A. »» 007	Mortgage Arrears	\$816.46	\$816.46	\$0.00
8	LVNV FUNDING LLC »» 008	Unsecured Creditors	\$2,620.08	\$1,079.66	\$1,540.42
9	PORTFOLIO RECOVERY ASSOCIATES »» 009	Unsecured Creditors	\$4,131.09	\$1,702.37	\$2,428.72
10	PORTFOLIO RECOVERY ASSOCIATES »» 010	Unsecured Creditors	\$786.48	\$324.10	\$462.38

**Chapter 13 Case No. 22-11289-PMM**

**SUMMARY**

Summary of all receipts and disbursements from date filed through 7/31/2024:

Total Receipts:	\$34,800.00	Current Monthly Payment:	\$1,310.00
Paid to Claims:	\$30,470.23	Arrearages:	\$0.00
Paid to Trustee:	\$3,150.77	Total Plan Base:	\$78,030.00
Funds on Hand:	\$1,179.00		

**NOTES:**

- **PAY YOUR MONTHLY TRUSTEE PAYMENT ONLINE! Visit [www.readingch13.com/payments/](http://www.readingch13.com/payments/) for more information.**
- Your case information is available to view online at the National Data Center. Please visit [www.ndc.org](http://www.ndc.org).